

WNI 17-019690  
Shapiro & DeNardo, LLC  
14000 Commerce Parkway, Suite B  
Mount Laurel, NJ 08054  
(856)793-3080  
Chandra M. Arkema - 029552006  
Krystin M. Kane - 171402015  
Kathleen M. Magoon - 040682010  
Donna L. Skilton - 013072007  
Charles G. Wohlrab - 016592012  
Courtney A. Martin - 098782016  
Jeffrey Rappaport - 003431991

ATTORNEYS FOR WELLS FARGO BANK, N.A.

IN RE:

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

JAUN F CRESPO, DEBTOR

CASE NO.: 18-23106-VFP  
CHAPTER 13

HEARING DATE: AUGUST 16, 2018

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NOTICE OF OBJECTION TO CONFIRMATION

The undersigned, Shapiro & DeNardo, LLC, attorneys for the Secured Creditor, Wells Fargo Bank, N.A., the holder of a Mortgage on Debtor's property located at Block 127: Lot 6 Commonly known as 2310 Bergenline Avenue, Union City, New Jersey 07087, hereby objects to the Confirmation of the Debtor's proposed Chapter 13 Plan on the following grounds:

1) Debtor's proposed Chapter 13 Plan does not provide for the curing of the full amount of the mortgage arrears accrued at the time of the Bankruptcy filing to Secured Creditor. Debtor's Plan proposes to pay Secured Creditor \$203,594.45. Secured Creditor is owed pre-petition arrears in the amount of \$604,891.78.

2) Debtor's Chapter 13 Plan does not provide for the Secured Creditor to receive distributions with a value equal to the allowed amount of its claims required by 11 U.S.C.1325(a)(5)(B)(ii).

3) Debtor's Plan provides for a potential loan modification offer to cure pre-petition arrearages, but does not provide direction in the event this loan modification is not offered.

4) Debtor Plan provides for an adequate protection payment in the amount of \$1,425.00, which does not comply with the Court's Loss Mitigation Program Policies and Procedures §VII(B).

WHEREFORE, Wells Fargo Bank, N.A. respectfully requests that the Confirmation of Debtor's Chapter 13 plan be denied and that the Debtor be required to file an Amended Chapter 13 Plan providing for full payment of arrears due to the Secured Creditor.

SHAPIRO & DENARDO, LLC

By: /s/ Charles G. Wohlrab  
Charles G. Wohlrab, Esquire

Dated: 7/25/18

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### CERTIFICATION OF SERVICE

I, Emily White

1. ☐ represent the \_\_\_\_\_ in the above-captioned matter.

☒ am the secretary/paralegal for Charles G. Wohlrab, Esquire, who represents the Secured Creditor in the above-captioned matter.

☐ am the \_\_\_\_\_ in the above case and am representing myself.

2. On July 26, 2018, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below:

Notice of Objection to Confirmation of Plan,

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Signature



Dated: July 26, 2018

Emily White

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Robert B Davis Davis Law Center, LLC 551 Summit Avenue Suite 2nd Floor Jersey City, NJ 07306		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Marie-Ann Greenberg, Trustee 30 Two Bridges Road Suite 330 Fairfield, NJ 07004		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Jaun F Crespo 8023 Kennedy Boulevard North Bergen, NJ 07047		<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)

# **SHAPIRO & DeNARDO, LLC**

ATTORNEYS AT LAW  
A PENNSYLVANIA LIMITED LIABILITY COMPANY

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GERALD M. SHAPIRO +++  
DAVID S. KREISMAN \*\*  
CHRISTOPHER A. DeNARDO +

+ Licensed in New Jersey and Pennsylvania  
++ Licensed in New Jersey and New York  
+++ Licensed in Illinois and Florida  
++++ Licensed in New Jersey and Florida  
+++++ Licensed in Rhode Island and New Jersey  
\*+ Licensed in New Jersey, Pennsylvania, Florida  
\* Licensed in New Jersey Only  
\*\* Licensed in Illinois Only  
\*\*\* Licensed in Pennsylvania Only

## NJ Attorneys

CHANDRA M. ARKEMA +  
Managing Partner – NJ  
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Supervising Foreclosure Attorney  
KRYSTIN M. KANE+++++  
COURTNEY A. MARTIN\*+  
DONNA L. SKILTON +  
CHARLES G. WOHLRAB +  
JEFFREY RAPPAPORT\*  
GARY M. KANELIS ++  
Of Counsel

July 25, 2018

United States Bankruptcy Court  
Martin Luther King, Jr. Federal Building  
50 Walnut Street  
Newark, NJ 07102

In Re: Juan F Crespo, Debtor  
Case No: 18-23106-VFP  
Chapter: 13  
Secured Creditor: Wells Fargo Bank, N.A.  
Our file number: 17-019690

Dear Court Clerk:

Enclosed please find Notice of Objection to Confirmation, said Confirmation Hearing presently scheduled before the Court on August 16, 2018 at 10:00AM.

Thank you for your attention.

Very truly yours,  
Shapiro & DeNardo, LLC

By: /s/ Charles G. Wohlrab  
Charles G. Wohlrab, Esquire

Enclosures

cc: Robert B Davis, Debtor's Attorney  
Marie-Ann Greenberg, Trustee, Trustee  
Juan F Crespo, Debtor  
8023 Kennedy Boulevard  
North Bergen, NJ 07047